

Primerica Common Sense Funds are segregated funds that can provide you with long-term growth potential and capital protection.

Fund objective

The objective is to achieve a high level of long-term growth while preserving capital through a diversified portfolio of publicly traded Canadian equities, high quality corporate bonds, Government of Canada Bonds and foreign equity investments.

THIS FUND MAY BE SUITABLE FOR INVESTORS:

seeking the potential for a high level of long-term growth while preserving capital and are comfortable with the ups and downs of the market.

Fund details

DATE FUND CREATED: **January 1994**
 MANAGEMENT EXPENSE RATIO (MER)[†]: **2.58%**
 MANAGER: **Primerica Life Insurance Company of Canada**
 INVESTMENT and PORTFOLIO MANAGER: **AGF Investments Inc.**

FUND CODES¹:

	FE	DSC	LL
C\$	730	930	830

[†]MER as of December 31, 2023.

RISK PROFILE



DISTRIBUTIONS (\$)

	2023	2022	2021
TOTAL	1.41	0.02	1.57

^{*}Cash is not included.

Note: numbers may not add up to 100% because of rounding.

Effective January 1, 2020, funds advised by Highstreet Asset Management Inc. (Highstreet) are advised under the AGF name.

[†]Asset Builder III closed to new investors.



PRIMERICA LIFE INSURANCE COMPANY OF CANADA

Performance

AVERAGE ANNUAL COMPOUND RETURNS (%)

	1 MO.	3 MO.	6 MO.	YTD	1 YR.	2 YR.	3 YR.	5 YR.	10 YR.	PSD [^]
FUND	0.7	4.5	6.3	8.0	12.0	7.5	2.8	3.7	3.0	5.9

[^] Performance start date as of January 31, 1994.

ANNUAL RETURNS (%)

	2023	2022	2021	2020	2019	2018	2017	2016	2015	2014
FUND	6.2	-6.7	6.9	3.9	7.2	-2.9	2.4	4.0	1.3	10.2

GROWTH OF \$10,000 INVESTED AUGUST 31, 2014

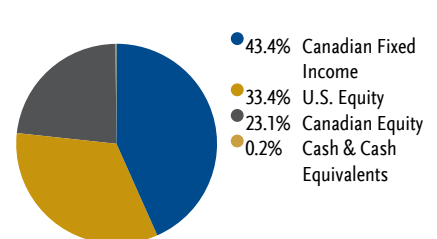


Portfolio

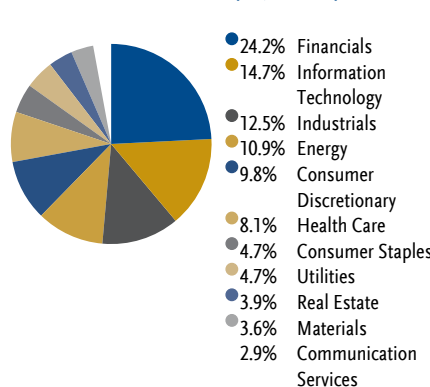
TOP 10 PORTFOLIO SECURITIES (EQUITIES)^{*}

Visa Inc.	1.8%
Toronto-Dominion Bank	1.8%
Canadian Natural Resources Ltd.	1.6%
The Home Depot Inc.	1.6%
NIKE Inc.	1.4%
Intercontinental Exchange Inc.	1.3%
McDonald's Corp.	1.3%
Microsoft Corp.	1.2%
Costco Wholesale Corp.	1.2%
Berkshire Hathaway Inc.	1.2%

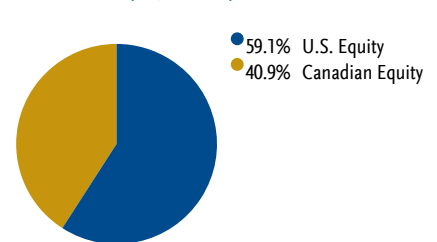
ASSET ALLOCATION



SECTOR ALLOCATION (EQUITIES)^{*}



ASSET MIX (EQUITIES)^{*}



About Common Sense Funds

Since 1994, Primerica Life Insurance Company of Canada and AGF Investments have built a strong and proud strategic partnership to focus on making a difference in the lives of families across Canada and helping them succeed. Through this strategic partnership, we've developed a variety of investment solutions to help meet the needs of your clients. Common Sense Funds are offered through Primerica Life Insurance Company of Canada.

Primerica Common Sense Funds are Individual Variable Insurance Contracts through Primerica Life Insurance Company of Canada. A description of the key features of the individual variable insurance contract is contained in the Primerica Common Sense Funds Information Folder. **Other than any applicable death and maturity guarantee, any amount that is allocated to a segregated fund is invested at the risk of the contract holder and may increase or decrease in value according to the fluctuations in the market value of the assets of the segregated fund.** Past results should not be construed as being indicative of the future performance of the segregated fund.

Commissions, trailing commissions, management fees and expenses all may be associated with fund investments. Please read the Information Folder before investing.

Deferred sales charges will apply (subject to the annual 10% free withdrawal right). Early Withdrawal Fees may apply to short-term trading.

The information and commentaries contained in this tool are designed to provide you with general information related to investment alternatives and strategies available as of the date indicated and is not intended to be comprehensive investment advice applicable to the circumstances of the individual and should not be considered as personal investment advice or an offer or solicitation to buy or sell segregated funds. Every effort has been made to ensure accuracy in these commentaries at the time of publication, however accuracy cannot be guaranteed. Market conditions may change and Primerica Life Insurance Company of Canada accepts no responsibility for individual investment decisions arising from the use or reliance on the information contained herein. We strongly recommend you to consult with your Primerica Representative prior to making any investment decisions.

¹ Depending on the source of funds for your account there may be three sales charge options, as described below:

A) **For New Contracts entered into June 1st, 2023 or later:** Only the Front-end Sales Charge option is available. Deferred sales charges and low load sales charges are not an option for new deposits. Transfers in from other Common Sense Contracts holding deferred sales charge or low load funds is permitted. Any such deferred sales charge and low load funds transferred into the account will continue to be subject to their original sales charge schedules.

B) **For existing contracts entered into May 31, 2023 or earlier:** The front-end sales charge option is available. If your contract currently holds funds under the Low Load sales charge option, you may purchase additional funds under the same option. However, you may choose to make additional deposits under the front-end sales charge option instead. If your contract currently holds funds under the Deferred sales charge option, you may purchase additional funds under the same option. However, you may choose to make additional deposits under the front-end sales charge option instead.

Prepared and paid for by AGF Investments Inc.

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PRIMERICA LIFE INSURANCE
COMPANY OF CANADA